

Table I.A.2.d(2009) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	39.5%	13.4%	22.1%	35.9%	49.3%	79.6%	17.8%	66.6%
Industry group **								
Agric., fish., forest.	10.8%	4.7% *	2.7% *	27.1% *	29.6% *	76.9%	6.1%	44.4%
Mining and manufacturing	31.9%	9.7%	20.8%	32.2%	50.8%	74.9%	16.3%	57.1%
Construction	22.1%	12.8%	24.6%	36.6%	55.3%	76.2%	18.3%	49.3%
Utilities and transp.	45.9%	10.8% *	15.6% *	29.3%	44.7%	84.5%	15.4%	70.5%
Wholesale trade	33.5%	14.1%	18.2%	33.3%	46.9%	73.5%	17.9%	55.5%
Fin. svcs. and real estate	49.8%	15.3%	27.4%	43.1%	52.2%	76.5%	19.4%	68.9%
Retail trade	51.4%	10.9%	18.4%	33.0%	45.5%	78.8%	16.2%	70.8%
Professional services	37.1%	14.7%	25.9%	42.1%	53.5%	86.6%	19.6%	68.8%
Other services	37.1%	13.6%	20.0%	30.3%	43.2%	80.0%	16.8%	64.7%
Ownership								
For profit, incorporated	41.3%	13.6%	21.1%	35.4%	47.6%	79.0%	17.9%	67.4%
For profit, unincorporated	33.8%	13.7%	26.1%	40.2%	48.0%	84.5%	17.8%	68.4%
Nonprofit	34.9%	11.1%	22.9%	33.7%	55.5%	78.9%	16.7%	58.3%
Age of firm								
Less than 5 years	20.6%	11.7%	17.6%	37.8%	42.1%	88.2%	14.3%	60.5%
5-9 years	22.6%	14.4%	22.7%	33.6%	43.7%	73.1%	17.9%	48.2%
10-19 years	27.1%	14.2%	22.1%	35.8%	47.0%	78.9%	18.0%	56.7%
20 or more years	47.4%	13.0%	22.6%	36.1%	50.4%	79.6%	18.4%	68.7%
Multi/single status								
2 or more locations	66.2%	17.1% *	26.7%	37.2%	49.6%	79.6%	29.4%	69.3%
1 location only	19.0%	13.4%	21.6%	35.1%	47.1%	77.3%	17.1%	42.0%
Percent full-time employees								
Less than 25%	36.0%	9.9% *	12.4% *	22.5%	34.8%	82.6%	11.0%	64.5%
25-49 %	38.4%	6.0%	12.1%	23.5%	42.5%	78.0%	9.2%	64.9%
50-74 %	43.4%	13.8%	21.8%	31.5%	52.2%	83.2%	16.5%	72.9%
75% or more	39.0%	14.2%	23.6%	38.6%	50.7%	78.5%	19.2%	65.5%
Union presence								
No union employees	34.6%	13.0%	21.3%	35.1%	48.6%	76.1%	17.3%	61.8%
Has union employees	70.3%	20.2%	41.7%	49.1%	63.6%	91.2%	28.8%	86.2%
Unknown	68.9%	23.9% *	12.2% *	33.4%	45.6%	80.6%	22.1%	76.2%
Percent low wage employees								
50% or more low wage	44.9%	9.8%	11.3%	23.6%	45.1%	79.6%	11.2%	67.0%
Less than 50% low wage	37.7%	14.2%	24.2%	39.4%	51.2%	79.6%	19.3%	66.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2009) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2009

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.82%	0.90%	1.52%	0.74%	0.81%	0.60%	0.43%
Industry group **								
Agric., fish., forest.	2.07%	1.70% *	1.51% *	10.96% *	12.90% *	12.09%	1.63%	10.48%
Mining and manufacturing	1.58%	1.41%	3.12%	3.57%	3.60%	3.31%	1.64%	2.22%
Construction	1.96%	2.42%	2.41%	5.18%	5.58%	6.25%	1.88%	3.39%
Utilities and transp.	2.03%	4.71% *	5.58% *	6.58%	4.60%	2.20%	3.80%	1.65%
Wholesale trade	0.98%	3.15%	3.34%	3.79%	3.82%	2.20%	1.45%	1.20%
Fin. svcs. and real estate	1.35%	2.40%	2.64%	4.15%	2.43%	2.11%	1.88%	1.71%
Retail trade	1.48%	2.11%	2.23%	3.83%	2.69%	1.38%	1.24%	1.89%
Professional services	0.68%	1.25%	2.12%	2.01%	2.20%	1.13%	1.21%	1.06%
Other services	0.46%	1.33%	2.15%	1.61%	1.64%	1.72%	1.03%	0.61%
Ownership								
For profit, incorporated	0.52%	0.97%	0.78%	1.62%	0.70%	0.88%	0.58%	0.63%
For profit, unincorporated	1.00%	0.97%	3.22%	2.61%	2.29%	1.82%	0.96%	1.94%
Nonprofit	1.80%	1.52%	2.71%	2.62%	3.13%	1.98%	1.15%	2.45%
Age of firm								
Less than 5 years	1.22%	1.57%	3.79%	5.75%	7.58%	5.80%	1.42%	3.69%
5-9 years	0.88%	1.35%	2.88%	3.74%	3.81%	5.59%	1.14%	3.15%
10-19 years	1.01%	1.27%	1.57%	2.51%	2.82%	1.83%	0.93%	1.27%
20 or more years	0.61%	0.87%	1.70%	1.88%	1.05%	0.90%	0.75%	0.59%
Multi/single status								
2 or more locations	0.54%	6.08% *	3.10%	1.76%	0.94%	0.81%	2.70%	0.47%
1 location only	0.57%	0.84%	1.05%	1.65%	2.50%	5.63%	0.65%	1.43%
Percent full-time employees								
Less than 25%	1.68%	3.03% *	3.79% *	3.23%	4.46%	1.99%	1.55%	2.19%
25-49 %	1.08%	1.70%	2.23%	2.49%	4.17%	2.15%	1.28%	1.55%
50-74 %	1.12%	1.11%	2.94%	3.47%	3.18%	1.15%	1.07%	1.22%
75% or more	0.57%	1.03%	1.04%	1.75%	1.00%	1.11%	0.71%	0.61%
Union presence								
No union employees	0.54%	0.80%	0.90%	1.57%	0.69%	0.95%	0.59%	0.53%
Has union employees	1.31%	2.65%	3.71%	6.86%	3.23%	0.93%	2.12%	1.16%
Unknown	1.54%	7.26% *	9.81% *	9.97%	4.80%	1.68%	4.19%	1.52%
Percent low wage employees								
50% or more low wage	1.05%	0.71%	1.46%	1.72%	2.03%	1.62%	0.56%	1.28%
Less than 50% low wage	0.41%	0.96%	1.01%	1.76%	0.80%	0.85%	0.64%	0.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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